

**What Is Claimed Is:**

1. An online computerized method for arranging scheduled delivery of personal medical services, said method comprising:

posting online at least one proffered personal medical service in association with a provider of such service having verified qualifications for providing such service; and

receiving online bids for such service as proffered by prospective users of such service.

2. An online computerized method as in claim 1 wherein said posting includes proffered specifications received in association with provision of said proffered service.

3. An online computerized method as in claim 2 wherein said proffered specifications include price, time and location for provision the service.

4. An online computerized method as in claim 3 wherein said price is automatically computed based on at least one: (a) projected future utilization of the service provider's facility, (b) a predetermined minimum price, and (c) a predetermined base price.

5. An online computerized method as in claim 4 wherein said price is computed as a function of the base price plus a fraction of the difference between the minimum price and the base price, said fraction being related to projected future utilization of the service provider's facility.

6. An online computerized method as in claim 3 wherein said proffered specifications include conditions precedent to the provision of said service, said conditions precedent including the health and suitability of the prospective user for receiving the proffered service.

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7. An online computerized method as in claim 3 further comprising:  
in response to tentative online agreement between a prospective service provider and a prospective user, providing contract details to the provider and/or user to permit direct follow-up communication therebetween to finalize the tentative online agreement.

8. An online computerized method as in claim 3 wherein said proffered specifications include terms of payment.

9. An online computerized method as in claim 8 wherein said terms of payment include a requirement for at least partial advance payment before the service is provided.

10. An online computerized method as in claim 1 further comprising:  
obtaining online information about the service provider as supplied by prior users of such service provider and making such information available online to prospective bidders for such service.

11. An online computerized method as in claim 1 wherein said posting includes a posting of feedback information about the service provider as supplied by prior users of such service provider.

12. An online computerized method as in claim 1 further comprising:  
obtaining online information about the prospective user's health and/or financial condition and supplying such information to said service provider for use in determining an online response to the prospective user's bid for service provision.

13. An online computerized method as in claim 1 further comprising:

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providing CPT and/or ICD-9 coding support for use in selecting proffered medical services.

14. An online computerized method as in claim 1 wherein said posting includes a posting of CPT and/or ICD-9 codes associated with proffered medical services.

15. An online computerized method as in claim 1 further comprising:  
obtaining a performance price of donated and/or discounted services performed by a provider of a personal medical service for use in logging and tracking tax credit information.

16. An online computerized method as in claim 1 wherein said receiving online bids includes limiting received bids for a particular proffered service to a predetermined response time window.

17. An online computerized method as in claim 16 wherein said response time window is dependent upon a receiving time of a previous bid.

18. An online computerized method for arranging delivery of medical services, said method comprising:

posting online at least one medical service provider and including specifications for service provision including specification of at least one of time, location and price together with at least one additional condition precedent associated with service provision;

receiving online bids for such medical service as proffered by prospective users of such service;

tentatively accepting online a received bid for service subject to said condition precedent; and

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providing online contact information to at least one of the service provider and bidder subject to such a tentative agreement thereby permitting further communication between the parties to facilitate finalizing the tentative agreement.

19. An online computerized method for arranging delivery of medical services, said method comprising:

posting online at least one medical service provider in association with prior accumulated feedback data concerning services previously rendered by said provider as previously gathered from prior patients of that provider; and

receiving online bids for such service provider as proffered by prospective patients of such service provider.

20. An online computerized method as in claim 19 further comprising:

forwarding a received online bid to an associated medical provider server together with data obtained online describing the health and/or financial condition of the prospective patient associated with said forwarded bid.

21. An online computerized method for arranging delivery of medical services, said method comprising:

posting online at least one medical service provider;

receiving online bids for such service provider as proffered by prospective patients of such service provider; and

forwarding a received online bid to an associated medical provider server together with data obtained online describing the health and/or financial condition of the prospective patient associated with said forwarded bid.

22. An online computerized method for arranging delivery of medical services, said method comprising:

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posting online at least one medical service provider including service specifications identifying time and location for service provision as well as an initial price and an action bidding time window during which prospective patients may bid successively higher prices for such service provision;

receiving online bids for such medical services from prospective patients during said time window; and

providing online contact information to at least one of the service provider and the winning bidder thereby facilitating further communication therebetween for final confirmation and agreement of the delivery of medical services.

23. An online computerized method for arranging delivery of medical services, said method comprising:

posting online a menu of medical services for selection by a prospective bidder for said services;

receiving online a selection of a medical service from said prospective bidder;

providing online to said prospective bidder a listing of medical service providers proffering a selected service along with proffered specifications for providing said service associated with each provider in said listing; and

receiving an online bid from said bidder for at least one proffered service.

24. An online computerized method as in claim 23 wherein said proffered specifications include price, time and location for provision the service.

25. An online computerized method as in claim 24 wherein said price is automatically computed based on at least one: (a) projected future utilization of the

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service provider's facility, (b) a predetermined minimum price, and (c) a predetermined base price.

26. A method enabling a patient to buy a personal medical service and/or procedure and a medical service provider to sell a personal medical service and/or procedure comprising:

- (a) the patient viewing, by computer driven viewing means, information related to the performance of a personal medical service offered by a medical service provider, the service or procedure to be rendered at a specified location within a specified time interval at a specified offering price;
- (b) the patient transmitting, by computer driven transmission means, an offer to purchase the personal medical service at the offering price and subject to the restrictions of time and location specified by the medical service provider; and
- (c) conditional acceptance of said offer to purchase which is subject to the patient receiving approval for receiving the personal medical service or procedure by a medical evaluation of the patient.

27. A method as in claim 26 further comprising:

performing a medical evaluation of the patient to make said conditional acceptance unconditional.

28. A method as in claim 27 further comprising informing the patient of a specific time at which the personal medical services or procedures are scheduled to be performed.

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29. A method enabling a patient to buy a personal medical service and/or procedure and a medical service provider to sell a personal medical service and/or procedure, said method comprising:

- (a) the patient viewing, by computer driven viewing means, information related to an offer to sell a personal medical service by a medical service provider, the personal medical service to be rendered at a specified location within a specified time interval at a specified minimum offering price, said information further specifying a termination date and time after which no offers to buy the medical service will be accepted;
- (b) the patient transmitting at a bid time and date, by computer driven transmission means, an offer to purchase the personal medical service at a bid price which is equal to or greater than the minimum offering price and subject to the restrictions of time and location specified by the medical service provider;
- (c) comparing said bid time and date with said termination date; and
- (d) if said bid date is greater than said termination date and time, rejecting the purchase offer; and
- (e) if the bid date is less than or equal to the termination date, adjusting the minimum offering price by replacing said minimum offering price with said bid price.

30. A method for selling a personal medical service selected from a menu of personal medical services, the menu being accessible to buyers of personal medical services, said method comprising:

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- (a) receiving from one or more medical service providers an offer to sell a specified personal medical service included within the menu of medical services at a specified offering price;
- (b) authenticating the qualifications of the medical service provider for the provision of the specified personal medical service; and
- (c) posting the offer to sell the specified personal medical service and the specified offering price on a database that is accessible to a plurality of buyers.

31. A method for selling a specified personal medical service as in claim 30 further comprising enrolling a plurality of sellers of medical services using an on-line registration system.

32. A method for selling a specified personal medical service as in claim 30 further comprising enrolling a plurality of buyers of medical services using an on-line registration system.

33. A method as in claim 30 further comprising receiving an offer to buy the specified medical service posted on the database from a first buyer, said offer to buy including a specified purchase price.

34. A method as in claim 33 further comprising:

comparing the specified purchase price in the offer to buy with the specified offering price of the specified medical service, and

if the specified purchase price is greater than or equal to the specified offering price, storing the offer to buy received from the first buyer on a computer readable medium and communicating the offer to buy to the medical service provider.

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35. A system enabling a personal medical service provider to offer a specified personal medical service for sale to a plurality of prospective buyers of the specified personal medical service, said system comprising:

- (a) a computer having an on-line connection;
- (b) a computer-readable storage device connected to said computer;
- (c) a program for controlling said computer;
- (d) a register connected to said computer for establishing a computer-readable personal medical service provider identification code to a personal medical service provider; and
- (e) a qualifier database accessible by said computer;

wherein the program is operable for causing the computer to: (i) receive an on-line offer to sell the specified personal medical service and medical service provider identification code from the medical service provider; (ii) authenticate the medical service provider's qualifications to provide the offered personal medical service via searching said qualifier database; and (iii) post an offer to sell the specified medical service on a database that is accessible for on-line viewing by a plurality of prospective buyers of the specified personal medical service.

36. A computer-readable medium containing a computer program which causes a computer system to compute a preferred offering price for the provision of a personal medical service by:

- (a) receiving a plurality of scheduled personal medical services and maintaining a schedule of personal medical services to be provided by a provider of personal medical services;

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- (b) receiving and storing a list of personal medical services that the medical service provider is qualified to provide;
- (c) receiving a base price personal medical services in the stored list of personal medical services;
- (d) receiving a reserve price for personal medical services in the stored list of personal medical services;
- (e) computing a preferred offering price for a specified personal medical service; and
- (f) outputting the preferred offering price and the specified personal medical service associated therewith to an on-line personal medical service marketing system.

37. An online computerized method for arranging delivery of personal medical services, said method comprising:

posting online at least one proffered personal medical service in association with a provider of such service;

receiving online bids for such service as proffered by prospective patients of such service provider; and

receiving an online complexity rating value associated with a bid, the complexity rating value provided by a prospective patient as an indication of an estimated potential medical procedural complexity level based on known concurrent personal medical problems/pre-existing conditions that reasonably may affect the rendering of a proffered service associated with the bid.

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38. An online computerized method as in claim 37 further comprising posting online a complexity rating scale which defines levels of medical procedural complexity and associated rating values for use by prospective online bidders.

39. An online computerized method as in claim 38 wherein the complexity rating scale defines at least three levels.

40. An online computerized method as in claim 38 wherein at least one defined level indicates that no concurrent medical problems/conditions exist that would affect a proffered service/procedure.

41. An online computerized method as in claim 38 wherein at least one defined level indicates that some concurrent medical problems/conditions exist that would affect a proffered service/procedure.

42. An online computerized method as in claim 38 wherein at least one defined level indicates that concurrent medical problems/conditions and/or a history of prior treatments exist that would affect a proffered service/procedure.

43. An online computerized method as in claim 37 further comprising posting online a complexity rating scale which defines levels of medical procedure complexity and associates rating values for each level for use by a physician/provider of such proffered service in setting a price adjustment to a submitted bid for such service.

44. An online computerized method as in claim 43 wherein a physician/provider of such proffered service may set and/or select online a specific bid price adjustment to be associated with a particular defined complexity level.

45. An online computerized method as in claim 37 further comprising receiving an online complexity rating value associated with a service/procedure rendered for a particular patient from a service provider.

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46. An online computerized method as in claim 45 further comprising computing a procedure complexity divergence score based on a difference between a received online complexity rating value associated with a particular bid from a patient and a received online complexity rating value from a service provider corresponding to a service rendered in response to the bid.

47. An online computerized method as in claim 46 wherein said complexity divergence score is made available online to said service provider.

48. An online computerized method as in claim 46 wherein a cumulative divergence score based on an average of complexity divergence scores associated with previous transactions of said prospective patient is computed and made available online to said service provider.

49. An online computerized method as in claim 48 wherein said cumulative divergence score is made available online to said service provider.

50. An online computerized method for arranging delivery of personal medical services, said method comprising:

posting online at least one proffered personal medical service in association with a provider of such service;

receiving online bids for such service as proffered by prospective patients of such service provider; and

after such service is provided to a prospective patient, receiving online patient-compliance feedback information from such service provider regarding compliance of said patient with recommended medical procedures and/or physician instructions as given by such provider during course of treatment.

51. An online computerized method as in claim 50 wherein said patient-compliance feedback information is made available online to said service provider.

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52. An online computerized method for arranging delivery of personal medical services, said method comprising:

posting online at least one proffered personal medical service in association with a provider of such service;

receiving online bids for such service as proffered by prospective patients of such service provider; and

after such service is provided to a prospective patient, receiving online transaction outcome feedback information from such service provider regarding said patient.

53. An online computerized method as in claim 52 wherein said transaction outcome feedback information is made available online to said service provider.

54. An online computerized method for arranging delivery of personal medical services, said method comprising:

posting online at least one proffered personal medical service in association with a provider of such service;

receiving online bids for such service as proffered by prospective patients of such service provider; and

after such service is provided to a prospective patient, receiving online transaction outcome feedback information from said patient regarding such service provider, wherein said information may be made available online to other prospective patients.

55. An online computerized method as in claim 54 wherein said outcome feedback information is made available online to other prospective patients by posting said information in association with said provider of such service.

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56. An online computerized method for arranging delivery of personal medical services, said method comprising:

posting online at least one proffered personal medical service in association with a provider of such service;

receiving online bids for such service as proffered by prospective patients of such service provider; and

after such service is provided to a prospective patient, receiving online general transaction feedback information from said patient regarding such service provider, wherein said information may be made available online to other prospective patients.

57. An online computerized method as in claim 56 wherein said general transaction feedback information is made available online to other prospective patients by posting said information in association with said provider of such service.

58. An online computerized method for arranging delivery of personal medical services, said method comprising:

posting online at least one proffered personal medical service in association with a provider of such service;

receiving online bids for such service as proffered by prospective patients of such service provider; and

after a provider accepts a bid price for such proffered service, if a different or altered service is required to be rendered in response to said bid, computing an adjusted bid price based on a relative value multiplier, wherein said relative value multiplier is obtained from a conventional published procedural CPT code Relative

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Value Scale.

59. An online computerized method as in claim 58 wherein said conventional published procedural CPT code Relative Value Scale information is made available online to prospective patients.

60. An online computerized method as in claim 58 wherein said adjusted bid price scale information is made available online to a patient receiving such rendered service.

61. An online computerized method for arranging delivery and payment of personal medical services, comprising:

posting online at least one proffered personal health insurance package in association with a provider of such insurance;

receiving online bids for such insurance as proffered by prospective buyers of such insurance, wherein all or a portion of an accrued death benefit of a health/life insurance policy of a prospective buyer is used as tender to bid for a proffered service.

62. A method for providing a life/health insurance package of a type having a maximum benefit over a predefined period wherein a premium payment for said package is <sup>PROPORTIONAL OR</sup> inversely proportional to any unused/remaining benefit in a linear or non-linear fashion.

63. A method for providing a life/health insurance package linked with an online market-driven health services bidding process wherein the insurance package has a predetermined maximum cost limit applicable to online proffered medical services.

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64. A method for providing a life/health insurance package wherein all or a portion of an accrued death benefit may be applied as tender toward a bid in an online auction process when bidding for a proffered medical service.

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